

What is claimed is:

1. An interactive counter service system for banks and similar finance organizations, comprising:

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a touch-screen module including a touch screen, an infrared sensor, a magnetic strip reader/card reader, and a speaker; and said touch screen including a liquid crystal display and a touch panel;

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a counter-terminal module including a host, a screen, a keyboard, a mouse, and a printer, and adapted to provide network functions to execute Windows; and

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network communicating equipment capable of providing local area network (LAN) and Internet on-line functions, and being connected to and working on-line with a host at said banks or finance organizations;

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said touch screen serving as an interface between a customer and a counter clerk for the customer to touch and select one of many transactions available from said touch-screen module; and said screen of said counter-terminal module being capable of

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synchronously displaying procedures operated by the

customer, and allowing the counter clerk to provide the customer with related on-line business consultation via said screen.

5 2. The interactive counter service system for banks and similar finance organizations as claimed in claim 1, wherein said display of said touch-screen module is a flat type liquid crystal screen, and said touch panel is a tempered glass capable of protecting said liquid
10 crystal screen.

3. The interactive counter service system for banks and similar finance organizations as claimed in claim 1, wherein said liquid crystal display of said
15 touch-screen module is used to show various kinds of transactions provided by said banks or said finance organizations, such as deposit, withdrawal, remittance, collection, check order, payment of bills for public utilities, registration of lost legal seal,
20 alteration of password, trade of funds, safety deposit box, insurance, trust deposit, trade of foreign currencies, financial planning, open new account, issuance of deposit certificate, alteration and correction of customer information, and inquiry of
25 personal account information, and a customer may touch

said touch screen to select a desired transaction;
and wherein said touch screen of said touch-screen
module also provides voicing prompt to assist the
customer to complete various transactions.

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4. The interactive counter service system for banks and
similar finance organizations as claimed in claim 1,
wherein said infrared sensor of said touch-screen
module is adapted to sense any customer operating said
10 touch screen, and said liquid crystal display
automatically displays related business information,
interest rates, business regulations, announcements,
governmental regulations and policies when there is
not any customer using said touch screen.

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5. The interactive counter service system for banks and
similar finance organizations as claimed in claim 1,
wherein said magnetic strip reader/card reader of said
touch-screen module allows a customer to
20 independently read or provide personal account
information via a magnetic strip on the customer's
personal deposit book, monetary card, and IC smart
card bearing personal identification.

25 6. The interactive counter service system for banks and

similar finance organizations as claimed in claim 1,
wherein said touch-screen module may be mounted in
a manner selected from the group consisting of being
vertically mounted on a top of a bank counter,
5 horizontally mounted below a bank counter with said
touch screen flashing with the top of the counter,
slantingly mounted on the top of the counter,
positioned against a wall on the counter, and rotatably
mounted to two side walls of the counter; so that a
10 customer may easily access said touch-screen module
for operation.

7. The interactive counter service system for banks and
similar finance organizations as claimed in claim 1,
15 wherein said touch-screen module uses only one set
of computer, including a screen, a host, a keyboard,
a mouse, and other basic peripherals, to connect with
said counter-terminal module via available network
functions.

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8. The interactive counter service system for banks and
similar finance organizations as claimed in claim 1,
wherein said touch-screen module may be mounted at
each counter window for use by customers, or
25 independently located at a service counter in a lobby

or a VIP room of the banks or finance organizations for a counter clerk to provide the customer with one-to-one high quality service.

5 9. The interactive counter service system for banks and similar finance organizations as claimed in claim 1, wherein said screen of said counter-terminal module synchronously displays said operating procedures entered by the customer at said touch screen when the
10 customer touches said touch screen to select one or more transactions, and wherein said counter-terminal module may also operate other businesses at the same time.

15 10. The interactive counter service system for banks and similar finance organizations as claimed in claim 9, wherein said data input by the customer at said touch screen is synchronously received and processed by said counter-terminal module, and the counter clerk at the
20 counter needs not to repeatedly input said customer's data.

11. The interactive counter service system for banks and similar finance organizations as claimed in claim 10,
25 wherein said printer of said counter-terminal module

having received said customer data is adapted to print out via operation of the counter clerk all documents, evidences, and vouchers related to the selected transaction for passing to the customer for the
5 customer's confirmation and signature or legal seal to complete one transaction at the counter.